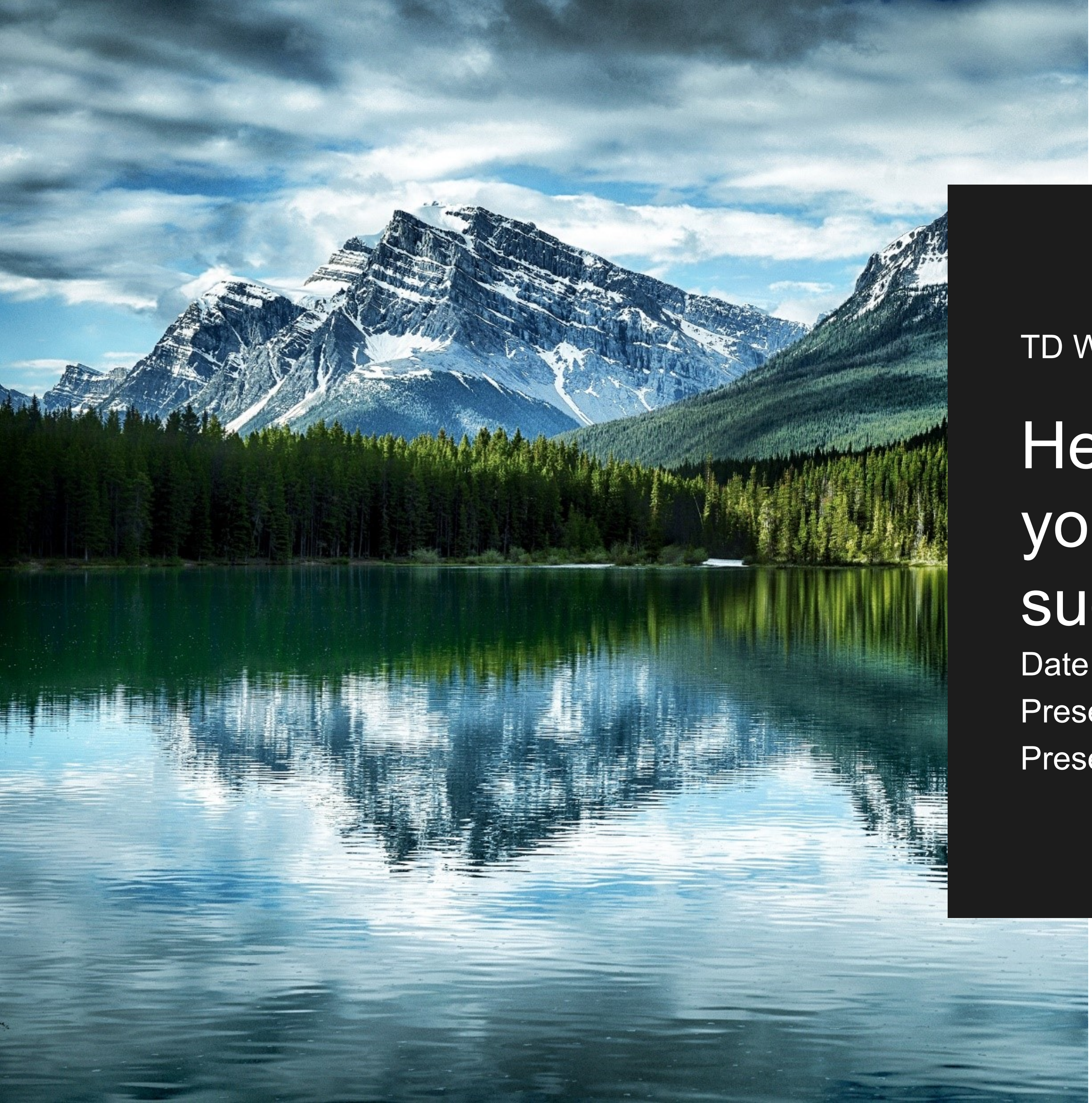


TD Wealth Private Investment Advice

Helping you achieve your vision of success

Date:

Presented to:

Presented by:

TD Wealth

Helping you achieve your vision of success

Building net worth

Implementing tax-efficient strategies

Protecting what matters

Leaving a legacy

Building net worth

We know how important it is to build your wealth so you can enjoy life's priorities and achieve your vision for the future. Working together we can develop innovative strategies to help grow your net worth by identifying which credit strategies and investment solutions match your current lifestyle and needs. Our team of professionals can work with you to develop an effective plan to help you make your vision a reality.

Implementing tax-efficient strategies

You've worked hard to accumulate your wealth and we want to help you to make the most of it. Working closely with you and your tax advisors, we'll create an integrated wealth strategy that will structure your investment portfolio to help reduce tax exposure and keep income available as and when you need it.

Protecting what matters

Life is filled with uncertainty and that's why we're committed to delivering advice and solutions to help protect the things you value at every life stage. Whether through comprehensive risk strategies or connecting you with a specialist in trusts, estates and other risk mitigation products, we've got the expertise to create a comprehensive plan that's right for you.

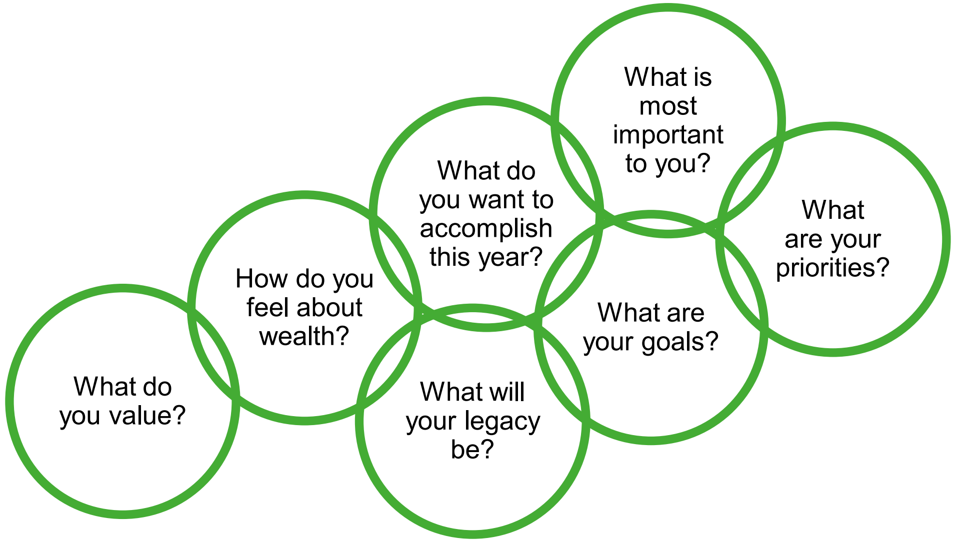
Leaving a legacy

You are the architect of your legacy and we can help you with the blueprint. We'll collaborate with you to identify your top priorities, from estate planning and trusts to gifting and philanthropy. Our goal? To help you optimize the transfer of your wealth.

Our approach

Our discovery process

We will take you through a distinctive discovery process that uses behavioral finance theory to uncover the values behind your personal vision of success and help determine what truly matters to you.



Our approach

Working with you to help meet your changing needs

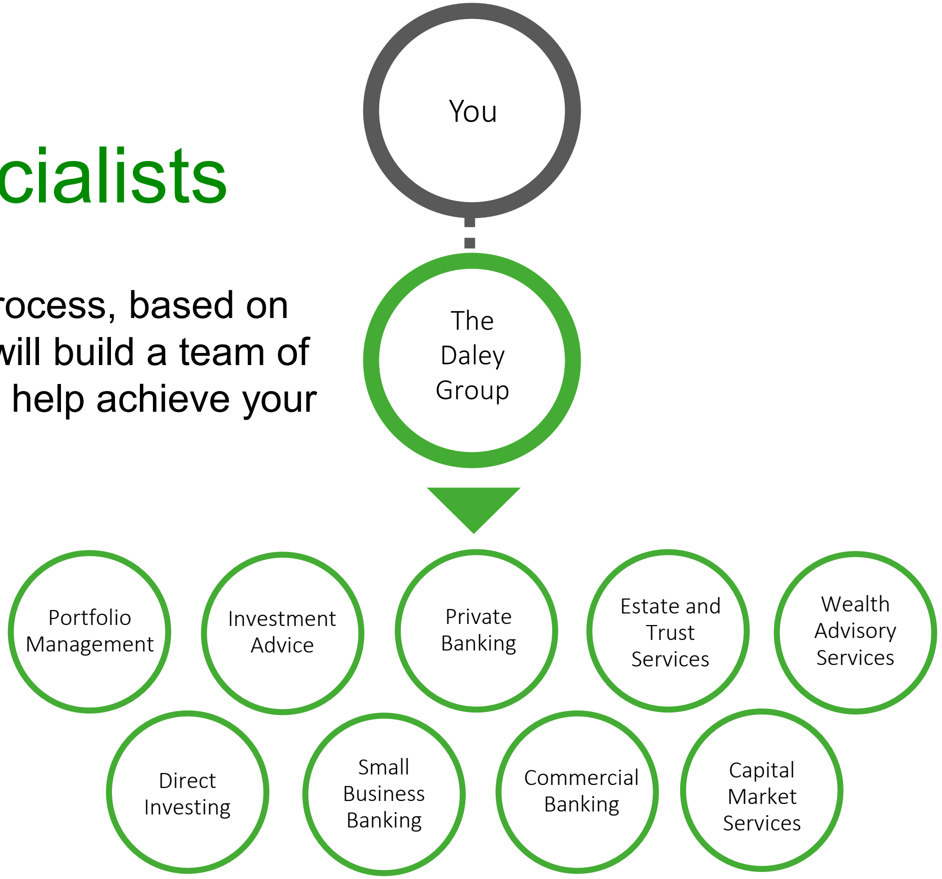
We believe your unique vision should guide your investment and wealth plan

Life Discovery → Investment and Wealth Plan → Implementation → Ongoing Engagement

In collaboration with TD specialists

Team of specialists

Through our discovery process, based on your specific needs, we will build a team of specialists around you to help achieve your vision of success.



In collaboration with TD specialists

Wealth Planning

We work with you to develop comprehensive wealth strategies based on your unique circumstances that evolve as you do.

Think of your tailored wealth plan as your roadmap to helping you achieving what matters most
to you.

In collaboration with TD specialists

TD Wealth Services

TD specialists deliver a broad range of services for your and your family including:

- Business succession planning
- Tax-smart philanthropic options
- Canadian and U.S. tax-mitigation strategies
- Comprehensive estate planning

In collaboration with TD specialists

Tax Mitigation Strategies

Tax mitigation strategies are an integral part of a complete wealth plan. A well-considered wealth plan highlights tax considerations and opportunities, such as:

- Preserving wealth over the long term
- Tax-efficient Investment Solutions
- Achieving philanthropic goals
- Maximizing retirement income
- Transitioning assets to family members

In collaboration with TD specialists

Estate Planning

You are the architect of your legacy, and we want to help you with the blueprint.

TD specialists apply their expertise in estate and trust planning to assist with developing solutions that reflect your personal choices for the future, and the legacy you will leave behind.

The Daley Group
Wealth Management

In collaboration with TD specialists

Business Succession Planning

We can work with you and your team of external professionals, including lawyers, accountants and business brokers, to help reduce tax and maximize your business's value.

We can also help you create a plan for the transition of your business when the time comes.

In collaboration with TD specialists

Tax-Smart Philanthropic Options

This team works with you to establish a tax effective philanthropic plan that reflects the values that are important to you and your family.

They can assist with the implementation of a plan which may involve one of several gift planning vehicles, including the creation of your own foundation, or using a donor-advised fund such as the *Private Giving Foundation

The services of the Private Giving Foundation, an independent, non-profit charitable corporation, are offered in co-operation with TD Wealth.

In collaboration with TD specialists

Private Banking

Your Private Banker understands the often-complex needs that go hand-in-hand with busy lifestyles and growing wealth. They offer personalized service, proactive advice and a range of services, including:

- Complex credit strategies
- Premium deposit accounts
- Tax-effective borrowing
- Specialized banking
- Cross-border banking

In collaboration with TD specialists

Private Trust

The Estate and Trust Services team will help you take steps today to help preserve and transfer your wealth for future generations.

They can:

- Assist you and your family in preparing for the later stages in life through our will planning service
- Act as power of attorney, provide executor services to settle an estate or serve as trustee for the protection, management and distribution of trust assets
- Support trustees and executors in carrying out their duties as cost-effectively and efficiently as possible

Investment Management Pricing

Household Size	Rate
$1,000,000 - $1,999,999	1.15%
$2,000,000 – $4,999,999	1%
$5,000,000 - $9,999,999	0.90%
$10,000,000 - $19,999,999	0.85%
$20,000,000 - $49,999,999	0.8%
$50,000,000 - $99,999,999	0.75%
>$100,000,000	Negotiable

*For illustrative purposes only

- Transparency – single fee for all on-going advice and support, based on the value of fee-eligible assets in the account(s) enrolled
- Fee may be tax-deductible (please consult your tax advisor)
- Accounts can be grouped into a fee-based Household for fee calculation and trade allowance purposes.
- As of May 3rd, 2022

Your team

Let's get started

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The Daley Group
Wealth Management

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